JS 44 (Rev. 06/17)

CIVIL COVER SHEET

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

perpose or mineral grant trans-	10000000								
I. (a) PLAINTIFFS				DEFENDANTS	3				
Justeen Moore				Nationwide Mutual Insurance Company c/o CT Corporation System					
(b) County of Residence of First Listed Plaintiff Philadelphia County						ed Defendant	Franklin County, OH		
(EXCEPT IN U.S. PLAINTIFF CASES)				NOTE: IN LAND CO		(IN U.S. PLAINTIFF CASES ONLY) ONDEMNATION CASES, USE THE LOCATION			
				THE TRACT	OF LAND IN	VOLVED.	HE LOCATION ('n	
(c) Attorneys (Firm Name,	Address, and Telephone Numbe	er)		Attorneys (If Known)	F		D 0:-# E		
James R. Radmore, Esquire, The Radmore Firm, LLC, Two Penn				Pamela A. Carlos, Bennett, Bricklin &					loor,
Center, Suite 520, 1500	J.F.K. Blvd., Philadelp	hia, PA 19102		Philadelphia, PA 1					
II. BASIS OF JURISDI	CTION (Place an "X" in C	One Box Only)		TIZENSHIP OF P. (For Diversity Cases Only)	RINCIPA	L PARTIES	(Place an "X" in (and One Box fo		
☐ 1 U.S. Government ☐ 3 Federal Question				P	TF DEF		manage to trans interest • to	PTF	DEF
Plaintiff	(U.S. Government	Not a Party)	Citize	n of This State		Incorporated or Pr of Business In T		4	4
2 U.S. Government	■ 4 Diversity	ip of Parties in Item III)	Citize	en of Another State	2 🗖 2	Incorporated and I		5	⋨ 5
Defendant	(Indicate Cutzensn	ip of Fariles in Nem 111)	Citize	en or Subject of a	3 🗆 3	Foreign Nation	Allottier State	□ 6	1 6
YET ALLEMEN OF CITED	2			reign Country			40.10.10		
IV. NATURE OF SUIT		nly) DRTS	FC	PRFEITURE/PENALTY		here for: Nature of KRUPTCY	of Suit Code Des		
★ 110 Insurance	PERSONAL INJURY	PERSONAL INJUR		5 Drug Related Seizure	☐ 422 Appe	al 28 USC 158	☐ 375 False Cla		
☐ 120 Marine ☐ 130 Miller Act	☐ 310 Airplane ☐ 315 Airplane Product	☐ 365 Personal Injury - Product Liability	□ 69	of Property 21 USC 881 0 Other	28 U	lrawal SC 157	376 Qui Tam 3729(a))		
☐ 140 Negotiable Instrument	Liability	☐ 367 Health Care/			200 3 200	a sa: mon	☐ 400 State Rea	pportionn	nent
 150 Recovery of Overpayment & Enforcement of Judgment 	320 Assault, Libel & Slander	Pharmaceutical Personal Injury			☐ 820 Copy:		☐ 410 Antitrust ☐ 430 Banks an	d Banking	g
☐ 151 Medicare Act ☐ 152 Recovery of Defaulted	☐ 330 Federal Employers' Liability	Product Liability 368 Asbestos Personal			☐ 830 Paten	t t - Abbreviated	☐ 450 Commerci ☐ 460 Deportati		
Student Loans	☐ 340 Marine	Injury Product	`		New	Drug Application	☐ 470 Racketee	r Influenc	
(Excludes Veterans) ☐ 153 Recovery of Overpayment	☐ 345 Marine Product Liability	Liability PERSONAL PROPER	RTY	LABOR	SOCIAL	SECURITY SECURITY	Corrupt C		ons
of Veteran's Benefits ☐ 160 Stockholders' Suits	☐ 350 Motor Vehicle ☐ 355 Motor Vehicle	☐ 370 Other Fraud☐ 371 Truth in Lending	O 71	O Fair Labor Standards Act	☐ 861 HIA (☐ 862 Black		☐ 490 Cable/Sat ☐ 850 Securities		dities/
☐ 190 Other Contract	Product Liability	☐ 380 Other Personal	O 72	0 Labor/Management	□ 863 DIW	C/DIWW (405(g))	Exchange	е	
☐ 195 Contract Product Liability ☐ 196 Franchise	☐ 360 Other Personal Injury	Property Damage 385 Property Damage	G 74	Relations Railway Labor Act	☐ 864 SSID ☐ 865 RSI (4		☐ 890 Other Sta ☐ 891 Agricultu		tions
	☐ 362 Personal Injury - Medical Malpractice	Product Liability	□ 75	1 Family and Medical Leave Act			893 Environm 895 Freedom		
REAL PROPERTY	CIVIL RIGHTS	PRISONER PETITION		O Other Labor Litigation		L TAX SUITS	Act		
☐ 210 Land Condemnation ☐ 220 Foreclosure	☐ 440 Other Civil Rights ☐ 441 Voting	Habeas Corpus: 463 Alien Detainee	79	1 Employee Retirement Income Security Act		(U.S. Plaintiff fendant)	☐ 896 Arbitratio ☐ 899 Administr		cedure
☐ 230 Rent Lease & Ejectment ☐ 240 Torts to Land	442 Employment 443 Housing/	☐ 510 Motions to Vacate Sentence	:		□ 871 IRS—	Third Party SC 7609	Act/Revie Agency D		eal of
☐ 245 Tort Product Liability	Accommodations	☐ 530 General			1 200	30 7009	☐ 950 Constituti	ionality of	f
☐ 290 All Other Real Property	445 Amer. w/Disabilities - Employment	☐ 535 Death Penalty Other:	□ 463	IMMIGRATION Naturalization Application	1		State State	ıtes	
	446 Amer. w/Disabilities - Other	☐ 540 Mandamus & Othe ☐ 550 Civil Rights	er 🗆 46.	5 Other Immigration Actions					
	☐ 448 Education	555 Prison Condition		retions					
		☐ 560 Civil Detainee - Conditions of							
V ODICIN OF WAR	0.000	Confinement							
	moved from 3		J 4 Reins	· IIdiibio	erred from	□ 6 Multidistr		Multidist	
Proceeding Sta	te Court	Appellate Court	Reop	ened Anothe (specify)	r District	Litigation Transfer		Litigation Direct Fil	
	28 U.S.C. Sec. 13	tute under which you ar 332, 1441 and 1446		o not cite jurisdictional stat	utes unless div	ersity):			
VI. CAUSE OF ACTIO	Brief description of ca			42 Pa C S A 8371					
VII. REQUESTED IN		IS A CLASS ACTION		EMAND \$	C	HECK YES only	if demanded in c	omplain	nt:
COMPLAINT:	UNDER RULE 2	3, F.R.Cv.P.			Л	RY DEMAND:	☐ Yes	⋈ No	
VIII. RELATED CASE	(See instructions):								
IF ANY	•	JUDGE	TOBLITA -	E DEGERDO	DOCKE	I'NUMBER			
DATE 06/21/2019		SIGNATURE OF ATT	OKNEY	HI III					
FOR OFFICE USE ONLY		JUNGAM	ANA V	2 million					
RECEIPT# AM	MOUNT	APPLYING IFP		JUDGE		MAG. JUD	GE		

UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

DESIGNATION FORM

	n Lane, Apt. 2, Philadelphia, PA 19144					
One Net	onwide Plaza, Columbus, OH 43215					
Place of Accident, Incident or Transaction: Wayne and Maplewood Avenues, Philadelphia, Pennsylvania						
RELATED CASE, IF ANY:						
Case Number: Judge:	Date Terminated:					
Civil cases are deemed related when Yes is answered to any of	the following questions:					
. Is this case related to property included in an earlier numbered suit pending or within one year Yes No Previously terminated action in this court?						
2. Does this case involve the same issue of fact or grow out of the same transaction as a prior suit pending or within one year previously terminated action in this court?						
3. Does this case involve the validity or infringement of a particular numbered case pending or within one year previously term						
Is this case a second or successive habeas corpus, social security appeal, or pro se civil rights Yes No Verification of the same individual?						
I certify that, to my knowledge, the within case this court except as noted above. DATE: O6/21/2019 Attorney-at-Law Pro Se Plaintiff Attorney I.D. # (if applicable)						
CIVIL: (Place a √ in one category only)						
CIVIL: (Place a √ in one category only) A. Federal Question Cases: 1. Indemnity Contract, Marine Contract, and All Other 2. FELA 3. Jones Act-Personal Injury 4. Antitrust 5. Patent 6. Labor-Management Relations 7. Civil Rights 8. Habeas Corpus 9. Securities Act(s) Cases 10. Social Security Review Cases 11. All other Federal Question Cases (Please specify):	B. Diversity Jurisdiction Cases: 1. Insurance Contract and Other Contracts 2. Airplane Personal Injury 3. Assault, Defamation 4. Marine Personal Injury 5. Motor Vehicle Personal Injury 6. Other Personal Injury (Please specify): 7. Products Liability 8. Products Liability — Asbestos 9. All other Diversity Cases (Please specify):					
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UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

DESIGNATION FORM

nlaintiff to indicate

(to be used by counsel or pro se plaintiff to indicate the category of	, Apt. 2, Philadelphia, PA 19144				
Address of Defendant: One Nationwide Plaza, Columbus, OH 43215					
Place of Accident, Incident or Transaction: Wayne and Maplewood Avenues, Philadelphia, Pennsylvania					
RELATED CASE, IF ANY:					
Case Number: Judge:	Date Terminated:				
Civil cases are deemed related when Yes is answered to any of the following					
1. Is this case related to property included in an earlier numbered suit pending or within one year yes No previously terminated action in this court?					
2. Does this case involve the same issue of fact or grow out of the same transaction as a prior suit pending or within one year previously terminated action in this court?					
 Does this case involve the validity or infringement of a patent already in numbered case pending or within one year previously terminated action 	n suit or any earlier Yes No of this court?				
1. Is this case a second or successive habeas corpus, social security appeal, or pro se civil rights Yes No Verification of the same individual?					
I certify that, to my knowledge, the within case is / • is not related to any case now pending or within one year previously terminated action in this court except as noted above. DATE: 06/21/2019 Attorney-at-Law / Pro Se Plaintiff Attorney I.D. # (if applicable)					
	(8.02)				
CIVIL: (Place a √ in one category only)	(3.47				
	B. Diversity Jurisdiction Cases:				
CIVIL: (Place a √ in one category only)					
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IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

CASE MANAGEMENT TRACK DESIGNATION FORM

Justeen Moore	:	CIVIL ACTION			
v. Nationwide Mutual Ins c/o CT Corporation Sy		NO.			
plaintiff shall complete a Case filing the complaint and serve a side of this form.) In the eve designation, that defendant shall	Management Track Designation of all defendants. (ent that a defendant does all, with its first appearances, a Case Management T	y Reduction Plan of this court, couns gnation Form in all civil cases at the tire See § 1:03 of the plan set forth on the renot agree with the plaintiff regarding ce, submit to the clerk of court and ser rack Designation Form specifying the gned.	me of everse g said ve on		
SELECT ONE OF THE FOI	LLOWING CASE MAN	AGEMENT TRACKS:			
(a) Habeas Corpus - Cases br	ought under 28 U.S.C. § 2	2241 through § 2255.	()		
(b) Social Security – Cases requesting review of a decision of the Secretary of Health and Human Services denying plaintiff Social Security Benefits. (
(c) Arbitration – Cases required to be designated for arbitration under Local Civil Rule 53.2.					
(d) Asbestos – Cases involvin exposure to asbestos.	g claims for personal inju	ry or property damage from	()		
(e) Special Management – Ca commonly referred to as c the court. (See reverse sid management cases.)	omplex and that need spec	cial or intense management by	()		
(f) Standard Management – C	tases that do not fall into a	any one of the other tracks.	(X)		
6/21/19 Date	Samsathu DJ Attorney-at-law	Nationwide Mutual Insurance Attorney for	e Company		
215-561-4300	215-561-6661	gioffre@bbs-law.com			
Telephone	FAX Number	E-Mail Address			

(Civ. 660) 10/02

IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

JUSTEEN MOORE

CIVIL ACTION

v.

NO:

NATIONWIDE MUTUAL
INSURANCE COMPANY c/o CT

CORPORATION SYSTEM

NOTICE OF REMOVAL

AND NOW, comes the defendant, Nationwide Mutual Insurance Company [hereinafter 'Defendant'], for the purpose only of filing this notice of removal of this case to the United States District Court for the Eastern District of Pennsylvania and respectfully avers as follows:

- This is a civil action which was filed in the Court of Common Pleas of Philadelphia
 County, No. 190404819.
- 2. The complaint was filed in April 2019, reinstated on May 10, 2019 and served on defendant on May 23, 2019. This notice is being filed within thirty days of service of the complaint.

 A copy of the complaint is attached hereto as Exhibit "A."
 - 3. Plaintiff is a citizen of the Commonwealth of Pennsylvania.
- 4. Nationwide Mutual Insurance Company is an Ohio Corporation with its principal place of business in Columbus, Ohio.
- 5. Defendant is a citizen of Ohio and plaintiff is a citizen of Pennsylvania. Complete diversity existed between the parties both at the time of the filing of the complaint and at the time of the filing of this notice of removal.
- 6. Plaintiff's complaint alleges breach of contract related to a claim for underinsured motorist benefits, as well as bad faith pursuant to 75 Pa.C.S.A. §8371.

- 7. The amount in controversy in this matter is in excess of Seventy-Five Thousand Dollars (\$75,000) exclusive of interest and costs, in that plaintiff claims that she sustained serious personal injuries, Count I of plaintiff's complaint seeks damages in the amount of \$50,000 plus attorney's fees, and Count II of plaintiff's complaint seeks damages in excess of \$50,000 plus attorney's fees.
- 8. Count II of the complaint alleges bad faith pursuant to the Pennsylvania Bad Faith Statute, 42 Pa. C.S.A. §8371. Ex. A, Count II.
- 9. Under the Bad Faith Statute the court may award interest, punitive damages and attorney's fees. 42 Pa. C.S.A. §8371.
- 10. Attorney's fees must be included in determining the amount in controversy. *Neff* vs. General Motors Corp., 163 F.R.D. 478, 482 (E.D. Pa. 1995). It would not be unreasonable to expect that over the course of an approximate six month litigation, counsel could incur costs and fees in an amount approaching \$20,000.
- 11. Whether both actual and punitive damages are recoverable, punitive damages are also properly considered in determining whether the jurisdictional amount has been satisfied. *Bell vs. Preferred Life Assurance Soc'y*, 320 U.S. 238, 240, 88 L. Ed. 15, 64 S. Ct. 5 (1943).
- 12. In the event plaintiff is able to sustain a finding of bad faith, although the propriety of same is disputed by defendant, it would not be unreasonable to expect that a punitive damage award two to three times the amount in controversy could be rendered by the trier of fact.
- 13. Therefore, the amount in controversy exceeds \$75,000, and this action is properly removable on diversity grounds.

28 U.S.C. §1446(b) provides that: 14.

> The notice of removal of a civil action or proceeding shall be filed within thirty days after the receipt by the defendant, through service or otherwise, of a copy of the initial pleading setting forth the claim for relief upon which such action or proceeding is based.

- Defendant files this Notice of Removal pursuant to 28 U.S.C. §1446(b). 15.
- This notice of removal is being filed within 30 days of defendant's receipt of 16. plaintiff's complaint.
- The averments made herein are true and correct with respect to the date upon which 17. plaintiff filed her complaint and the date upon which defendant received plaintiff's complaint and filed this notice of removal.
- Defendant has simultaneously with the filing of this notice of removal given written 18. notice to plaintiff.
- Defendant is filing a copy of the instant Notice of Removal and all attachments 19. thereto with the Prothonotary of the Court of Common Pleas of Philadelphia County.

WHEREFORE, Defendant Nationwide Mutual Insurance Company hereby removes this suit to this Honorable Court pursuant to the laws of the United States.

BENNETT, BRICKLIN & SALTZBURG LLC

BY:

SAMANTHA D. GIOFFRE/I.D. No. 206840

1601 Market Street, 16th floor Philadelphia, PA 19103

(215) 561-4300 - Telephone

(215) 561-6661 - Facsimile

carlos@bbs-law.com/gioffre@bbs-law.com

Attorney for Defendant

IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

JUSTEEN MOORE

1

CIVIL ACTION

V.

NO:

NATIONWIDE MUTUAL INSURANCE COMPANY c/o CT

CORPORATION SYSTEM

NOTICE TO PLAINTIFF

TO: Justeen Moore c/o James R. Radmore, Esquire The Radmore Firm, LLC Two Penn Center, Suite 520 1500 J.F.K Blvd. Philadelphia, PA 19102

Please take notice that defendant, Nationwide Mutual Insurance Company by its attorneys Bennett, Bricklin & Saltzburg LLC, have filed a Notice of Removal in the United States District Court for the Eastern District of Pennsylvania regarding an action previously pending in the Court of Common Pleas of Philadelphia County, No. 190404819 captioned Justeen Moore v. Nationwide Mutual Insurance Company.

BENNETT, BRICKLIN & SALTZBURG LLC

BY:

PAMELA A. CARLOS/ I.D. No. 56396

SAMANTHA D. GIOFFRE/I.D. No. 206840

1601 Market Street, 16th floor

Philadelphia, PA 19103 (215) 561-4300 - Telephone

(215) 561-6661 - Facsimile

carlos@bbs-law.com/gioffre@bbs-law.com

Attorneys for Defendant

IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

JUSTEEN MOORE

CIVIL ACTION

V.

NO:

NATIONWIDE MUTUAL

INSURANCE COMPANY c/o CT **CORPORATION SYSTEM**

PROOF OF FILING

COMMONWEALTH OF PENNSYLVANIA

COUNTY OF PHILDELPHIA

Samantha D. Gioffre being duly sworn according to law, deposes and says that she is an associate in the law firm of Bennett, Bricklin & Saltzburg LLC, attorneys for defendant, Nationwide Mutual Insurance Company and that she did direct the filing with the Prothonotary of the Court of Common Pleas of Philadelphia County a copy of the Notice of Removal attached hereto, said filing to be made on or about June 21, 2019.

BENNETT, BRICKLIN & SALTZBURG LLC

BY:

CARLOS/ I.D. No. 56396

SAMANTHA D. GIOFFRE/I.D. No. 206840

1601 Market Street, 16th floor

Philadelphia, PA 19103

(215) 561-4300 - Telephone

(215) 561-6661 - Facsimile

carlos@bbs-law.com/gioffre@bbs-law.com

Attorneys for Defendant

Sworn to and subscribed to me on this 21st day

of June, 2019

Commonwealth of Pennsylvania - Notary Seal JUDITH MARTINEZ - Notary Public Philadelphia County My Commission Expires Oct 18, 2021

Commission Number 1278782

IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

JUSTEEN MOORE

CIVIL ACTION

V.

NO:

NATIONWIDE MUTUAL INSURANCE COMPANY c/o CT CORPORATION SYSTEM

PROOF OF SERVICE

COMMONWEALTH OF PENNSYLVANIA

Š

COUNTY OF PHILADELPHIA

Samantha D. Gioffre, after being first duly sworn upon oath, deposes and says that she is an associate in the law firm of Bennett, Bricklin & Saltzburg LLC, attorneys for the defendant Nationwide Mutual Insurance Company, and that she did serve on June 21st, 2019 the aforementioned Notice to Plaintiff upon the individual named below via email.

Justeen Moore c/o James R. Radmore, Esquire The Radmore Firm, LLC Two Penn Center, Suite 520 1500 J.F.K Blvd. Philadelphia, PA 19102

BENNETT, BRICKLIN & SALTZBURG LLC

BY:

PAMELA A. CARLOS / I.D. No. 56396

SAMANTHA D. GIOFFRE /I.D. No. 206840

1601 Market Street, 16th floor

Philadelphia, PA 19103

(215) 561-4300 - Telephone (215) 561-6661 - Facsimile

 $carlos@bbs-law.com\ /\ gioffre@bbs-law.com$

Attorneys for Defendant

Sworn to and subscribed to me on this 21st day of June 2019

NOTARY PUBLIC

Commonwealth of Pennsylvania – Notary Seal JUDITH MARTINEZ – Notary Public .. Philadelphia County My Commission Expires Oct 18, 2021 Commission Number 1278782

EXHIBIT "A"

THE RADMORE FIRM, LLC

BY: JAMES R. RADMORE, ESQUIRE

Identification: 36649

Two Penn Center, Suite 520 1500 J.F.K. Boulevard

Philadelphia, PA 19102

JUSTEEN MOORE

vs.

(215) 568-9900

Attorney for Plaintiff(s)

COURT OF COMMON PLEAS

Office 2

PHILADELPHIA COUNTY

•

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NATIONWIDE MUTUAL

INSURANCE COMPANY : NO. 190404819

PRAECIPE TO REINSTATE CIVIL ACTION COMPLAINT

TO THE PROTHONOTARY:

Kindly reinstate the Complaint in the above-captioned Civil Action for an additional thirty days.

\s\James R. Radmore

JAMES R. RADMORE, ESQUIRE

Attorney for Plaintiff(s)

DATED: May 10, 2019

Case ID: 190404819

MAJOR NON-JURY ASSESSMENT OF DAMAGES **HEARING IS REQUIRED**

> Filed and Attested by the Office 25 Records DΩ

THE RADMORE FIRM, LLC BY: JAMES R. RADMORE, ESQUIRE Identification: 36649 Two Penn Center, Suite 520 1500 J.F.K. Boulevard Philadelphia, PA 19102

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Attorney for Plaintiff(s)

JUSTEEN MOORE COURT OF COMMON PLEAS 446 W. Queen Lane, Apt. 2 PHILADELPHIA COUNTY Philadelphia, PA 19144 TERM, VS NATIONWIDE MUTUAL INSURANCE COMPANY c/o CT Corporation System 116 Pine Street NO. Harrisburg, PA 17101

CIVIL ACTION COMPLAINT CODE 1C CONTRACT **CODE 1J BAD FAITH**

NOTICE

You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this complaint and notice are served, by entering a written appearance personally or by attorney and filing in writing with the court your defenses or objections to the claims set forth against you by the court without further notice for any money claimed in the complaint or for any other claim or relief requested by the plaintiff. You may lose money or property or other rights important to you.

PHILADELPHIA BAR ASSOCIATION LAWYER REFERRAL AND INFORMATION SERVICE One Reading Center Philadelphia, Pennyania 19107 Telephone: 215-228-6333 TTY: 215-451-6197

AVISO

Le han demandado a usted en la corte. Si usted quiere defenderse de estas de estas demandas expuestas en las paginas siguientes, usted tiene veinte (20) dias de piazo al partir de la fecha de la demanda y la notificacion. Hâce falte asentar una comparencia escrita o en persona o con un abogado y entregar a la corte en forma escrita sus defensas o sus objectiones a las demandas en contra de su persona. Sea avisado que si usted no se defiende, la corte tomara medidas y puede continuar la demanda en contra suya sin previo aviso o notificacion. Adamas, la cortes puede decidir a favor del demandante y requiere que usted compla con todas las provisiones de esta demanda. Usted puede perder dinero o sus propiedades u ostros defechos importantes para usted. LEVE ESTA DEMANDA A UN ABOGADO INMEDIATAMENT. SI NO TIENE ABOGADO O SI NO TIENE EL DINERO SUFICIENTE DE PAGAR TAL SERVICO. VAYA EN PERSONA O LLAME FOR TELEFONO A LA OFICINA CUVA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASISTENCIA LEGAL. ASOCIACION DE LICENCIADOS DE FILADELFIA. One Reading Center Filadelfia, Pennsylvania 19107 Telefono: 215-238-6333 TYY: 215-451-6197

- 1. Plaintiff, Justeen Moore, is an adult individual residing at the above captioned address.
- 2. Defendant, Nationwide Mutual Insurance Company, is a Corporation authorized to do business in the Commonwealth of Pennsylvania with an office at the above captioned address.
- 3. On or about October 2, 2016 at or about 3:00 p.m., plaintiff, Justeen Moore, was the operator of a motor vehicle which was owned by Faith Moore which was stopped at a red traffic signal on Wayne Avenue with its intersection with Maplewood Avenue, Philadelphia, Pennsylvania when an underinsured motor vehicle struck plaintiff's vehicle causing serious personal injuries to plaintiff.

COUNT I CONTRACT

- 4. Plaintiff's vehicle was insured pursuant to a policy of insurance issued to Faith Moore, by defendant, Nationwide Mutual Insurance Company, Policy number 5837E922946.
- 5. Said accident was due to the negligence of the driver of the other vehicle involved in said accident.
 - 6. The owner/operator of the negligent vehicle was underinsured.
- 7. In accordance with the requirements of the policy issued by defendant,
 Nationwide Mutual Insurance Company, plaintiff placed defendant on notice of a claim under the
 uninsured motorist coverage of said policy. A copy of said notice is attached hereto and marked
 Exhibit "A".
- 8. Pursuant to the terms of the policy and applicable statute, defendant was contractually bound to provide underinsured motorist coverage to plaintiff.

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- 9. Despite demand, defendant has refused, and continue to refuse to negotiate with plaintiff to provide underinsured motorist coverage under its policy of insurance.
- 10. Defendants have breached the contract of insurance evidenced by policy number 5837E255327.

WHEREFORE, plaintiff, Justeen Moore, demands damages on said breach of contract claim in the amount of Fifty Thousand Dollars (\$50,000.00) plus interest, attorney fees and costs.

COUNT TWO - BAD FAITH

- 11. Plaintiff incorporates paragraph 1 through 10 by reference as fully as though same were herein set forth at length.
- 12. At all times relevant, defendant, Nationwide Mutual Insurance Company, was the insurance carrier responsible for providing motor vehicle insurance coverage to Justeen Moore and those properly covered under his policy of insurance.
- 13. Nationwide Mutual Insurance Company was responsible to provide underinsured motorist coverage to plaintiff under the policy of insurance issued Justeen Moore.
- 14. Nationwide Mutual Insurance Company has refused to negotiate settlement of the claim.
- 15. Nationwide Mutual Insurance Company, breached its duty of good Justeen and fair dealing in refusing to acknowledge said claim and negotiate possible settlement of the claim.
- 16. Said conduct was in violation of the requirement of good Justeen set forth at 42 Pa. C.S.A. § 8371.
- 17. As a result of the bad Justeen actions and violation of statute of defendant, they are liable to plaintiff for interest on the amount of the claim from the date the claim was made by plaintiff in an amount equal to the prime rate of interest plus 3%.

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18. As a further result of the bad Justeen actions and violation of statute of defendant as

hereinbefore set forth, defendant is liable to plaintiff for punitive damages.

19. As a further result of the bad Justeen actions and violation of statute of defendant as

hereinbefore set forth, defendant is liable to plaintiff for court costs and attorney fees.

WHEREFORE plaintiff, Justeen Moore, demands judgment against defendant in an

amount in excess of Fifty Thousand Dollars (\$50,000.00), plus costs, attorney fees and interest in

the amount of the prime rate of interest plus 3%, as well as such damages for delay under Rule

238 as may be due and owing.

/s/James R. Radmore

JAMES R. RADMORE, ESQUIRE

Attorney for Plaintiff

VERIFICATION

JAMES R. RADMORE, ESQUIRE, hereby states that he is the attorney for the Plaintiff(s) in this action and verifies that the statements made in the foregoing pleading are true and correct to the best of his knowledge, information and belief. The undersigned understands that the statements therein are made subject to the penalties of 18 Pa. C.S. 4940 relating to unsworn falsification to authorities.

/s/James R. Radmore
JAMES R. RADMORE, ESQUIRE